

Information to identify the case:

Debtor 1	Cheryl D. Brooks	Social Security number or ITIN	xxx-xx-3922
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	23-12929-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cheryl D. Brooks

7/7/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cheryl D. Brooks
Debtor

Case No. 23-12929-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 07, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2023:

Recip ID	Recipient Name and Address
db	Cheryl D. Brooks, 814 Fernwood Ave, Pleasantville, NJ 08232-4324
519885638	Attorney General- State of NJ, PO Box 080, Trenton, NJ 08625-0080
519885640	Capital One Bank, PO Box 98872, Las Vegas, NV 89193-8872
519885643	Office of Attorney General, JH Hughes Justice Complex, 25 Market St, Trenton, NJ 08611-2148
519885647	+ State of NJ - Division of Taxation, Attn: Bankruptcy, PO Box 245, Trenton, NJ 08602-0245
519885646	State of New Jersey Department of Treasu, PO Box 221, Trenton, NJ 08625-0221

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 07 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 07 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519885637	Email/Text: bankruptcy@pepcoholdings.com	Jul 07 2023 20:52:00	Atlantic City Electric, Attn: Bankruptcy / Revenue Recovery, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600
519885639	EDI: BANKAMER.COM	Jul 08 2023 00:38:00	Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
519885641	Email/Text: collectionadmin@genesiscrcd.com	Jul 07 2023 20:51:00	Genesis Credit Management LLC, 7100 Evergreen Way Ste 2, Everett, WA 98203-5168
519885642	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 07 2023 20:52:00	Midland Funding LLC, c/o Midland Credit Management, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007
519885645	Email/Text: bankruptcy@sw-credit.com	Jul 07 2023 20:52:00	Southwest Credit Systems, 4120 International Pkwy # 1100, Carrollton, TX 75007-1958
519885648	EDI: RMSC.COM	Jul 08 2023 00:39:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
519885649	EDI: COMCASTCBLCENT	Jul 08 2023 00:38:00	Xfinity/ Comcast, PO Box 3001, Southeastern, PA 19398-3001

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-1

User: admin

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Date Rcvd: Jul 07, 2023

Form ID: 318

Total Noticed: 15

519885644 ##

Penn Credit Corp., 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Steven A. Silnutzer	on behalf of Debtor Cheryl D. Brooks stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4